

Certificate Number: 12433-NJ-DE-035867107

Bankruptcy Case Number: 21-15639



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 26, 2021, at 9:45 o'clock PM EDT, Ennio A. Gottardo completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 26, 2021 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher